



CSEA Group Level Term Life Insurance

Current 2026 Monthly 20-Year Rates per \$1,000 of Coverage Amounts \$100,000-\$249,000 (effective 2/1/2026)

Age	Male				Female			
	Super-Preferred	Preferred	Select	Standard	Super-Preferred	Preferred	Select	Standard
20	\$0.06	\$0.06	\$0.09	\$0.17	\$0.04	\$0.04	\$0.06	\$0.11
21	\$0.06	\$0.06	\$0.09	\$0.17	\$0.04	\$0.04	\$0.06	\$0.11
22	\$0.06	\$0.06	\$0.09	\$0.17	\$0.04	\$0.04	\$0.06	\$0.11
23	\$0.06	\$0.06	\$0.09	\$0.17	\$0.04	\$0.04	\$0.06	\$0.11
24	\$0.06	\$0.06	\$0.09	\$0.17	\$0.04	\$0.04	\$0.06	\$0.11
25	\$0.06	\$0.06	\$0.09	\$0.17	\$0.04	\$0.04	\$0.06	\$0.11
26	\$0.06	\$0.06	\$0.09	\$0.18	\$0.04	\$0.04	\$0.06	\$0.12
27	\$0.06	\$0.06	\$0.09	\$0.19	\$0.04	\$0.04	\$0.06	\$0.12
28	\$0.06	\$0.06	\$0.09	\$0.19	\$0.04	\$0.04	\$0.06	\$0.12
29	\$0.06	\$0.06	\$0.09	\$0.20	\$0.04	\$0.04	\$0.06	\$0.13
30	\$0.06	\$0.06	\$0.09	\$0.20	\$0.04	\$0.04	\$0.06	\$0.13
31	\$0.06	\$0.07	\$0.09	\$0.21	\$0.04	\$0.05	\$0.06	\$0.14
32	\$0.06	\$0.07	\$0.10	\$0.22	\$0.04	\$0.05	\$0.07	\$0.14
33	\$0.06	\$0.07	\$0.10	\$0.23	\$0.04	\$0.05	\$0.07	\$0.15
34	\$0.06	\$0.07	\$0.10	\$0.23	\$0.04	\$0.05	\$0.07	\$0.15
35	\$0.06	\$0.07	\$0.10	\$0.24	\$0.04	\$0.05	\$0.07	\$0.16
36	\$0.07	\$0.07	\$0.11	\$0.26	\$0.05	\$0.05	\$0.07	\$0.17
37	\$0.07	\$0.08	\$0.11	\$0.28	\$0.05	\$0.05	\$0.08	\$0.18
38	\$0.08	\$0.08	\$0.12	\$0.30	\$0.05	\$0.06	\$0.08	\$0.19
39	\$0.08	\$0.09	\$0.13	\$0.32	\$0.06	\$0.06	\$0.09	\$0.21
40	\$0.09	\$0.10	\$0.14	\$0.34	\$0.06	\$0.07	\$0.10	\$0.23
41	\$0.10	\$0.10	\$0.15	\$0.37	\$0.07	\$0.07	\$0.11	\$0.24
42	\$0.10	\$0.11	\$0.16	\$0.40	\$0.07	\$0.08	\$0.11	\$0.26
43	\$0.11	\$0.12	\$0.18	\$0.43	\$0.08	\$0.08	\$0.12	\$0.28
44	\$0.12	\$0.13	\$0.19	\$0.47	\$0.08	\$0.09	\$0.13	\$0.31
45	\$0.13	\$0.14	\$0.20	\$0.50	\$0.09	\$0.10	\$0.14	\$0.33
46	\$0.14	\$0.15	\$0.22	\$0.55	\$0.10	\$0.11	\$0.16	\$0.36
47	\$0.16	\$0.16	\$0.24	\$0.60	\$0.11	\$0.11	\$0.17	\$0.39
48	\$0.17	\$0.18	\$0.26	\$0.65	\$0.12	\$0.12	\$0.18	\$0.43
49	\$0.19	\$0.19	\$0.29	\$0.71	\$0.13	\$0.13	\$0.20	\$0.46
50	\$0.20	\$0.21	\$0.31	\$0.77	\$0.14	\$0.15	\$0.22	\$0.50
51	\$0.22	\$0.23	\$0.34	\$0.83	\$0.15	\$0.16	\$0.24	\$0.55
52	\$0.24	\$0.25	\$0.38	\$0.89	\$0.17	\$0.18	\$0.26	\$0.59
53	\$0.27	\$0.28	\$0.42	\$0.95	\$0.19	\$0.19	\$0.29	\$0.65
54	\$0.29	\$0.30	\$0.46	\$1.02	\$0.20	\$0.21	\$0.32	\$0.70
55*	\$0.32	\$0.33	\$0.51	\$1.09	\$0.22	\$0.23	\$0.35	\$0.76
56*	\$0.33	\$0.34	\$0.52	\$1.13	\$0.22	\$0.23	\$0.35	\$0.79
57*	\$0.33	\$0.34	\$0.52	\$1.17	\$0.23	\$0.23	\$0.36	\$0.83
58*	\$0.33	\$0.34	\$0.52	\$1.21	\$0.23	\$0.24	\$0.36	\$0.86
59*	\$0.34	\$0.34	\$0.53	\$1.25	\$0.23	\$0.24	\$0.36	\$0.89

*For renewal purposes only.

The cost of this life insurance is based upon the member and spouse's gender, amount of insurance requested, usage of tobacco/nicotine products, health status, and attained age on the date coverage is issued. Premium contributions will vary depending upon the options chosen. Only non-smokers meeting the highest underwriting standards will qualify for "Super-Preferred" rates (not available with QuickDecision). Other non-smokers may qualify for the higher "Preferred" or "Select" rates. (Note: Smokers may only qualify for "Standard" rates.) Upon approval of your application, you will be notified of the rate classification for each approved person. New York Life Insurance Company reserves the right to change rates on a class-wide basis.



CSEA Group Level Term Life Insurance

Current 2026 Monthly 20-Year Rates per \$1,000 of Coverage Amounts \$250,000-\$499,000 (effective 2/1/2026)

Age	Male				Female			
	Super-Preferred	Preferred	Select	Standard	Super-Preferred	Preferred	Select	Standard
20	\$0.05	\$0.06	\$0.08	\$0.16	\$0.03	\$0.04	\$0.06	\$0.10
21	\$0.05	\$0.06	\$0.08	\$0.16	\$0.03	\$0.04	\$0.06	\$0.10
22	\$0.05	\$0.06	\$0.08	\$0.16	\$0.03	\$0.04	\$0.06	\$0.10
23	\$0.05	\$0.06	\$0.08	\$0.16	\$0.03	\$0.04	\$0.06	\$0.10
24	\$0.05	\$0.06	\$0.08	\$0.16	\$0.03	\$0.04	\$0.06	\$0.10
25	\$0.05	\$0.06	\$0.08	\$0.16	\$0.03	\$0.04	\$0.06	\$0.10
26	\$0.05	\$0.06	\$0.08	\$0.16	\$0.03	\$0.04	\$0.06	\$0.10
27	\$0.05	\$0.06	\$0.08	\$0.17	\$0.03	\$0.04	\$0.06	\$0.11
28	\$0.05	\$0.06	\$0.09	\$0.17	\$0.03	\$0.04	\$0.06	\$0.11
29	\$0.05	\$0.06	\$0.09	\$0.18	\$0.03	\$0.04	\$0.06	\$0.11
30	\$0.05	\$0.06	\$0.09	\$0.18	\$0.03	\$0.04	\$0.06	\$0.12
31	\$0.05	\$0.06	\$0.09	\$0.19	\$0.03	\$0.04	\$0.06	\$0.12
32	\$0.05	\$0.06	\$0.09	\$0.20	\$0.04	\$0.04	\$0.06	\$0.13
33	\$0.06	\$0.06	\$0.09	\$0.20	\$0.04	\$0.04	\$0.06	\$0.13
34	\$0.06	\$0.06	\$0.09	\$0.21	\$0.04	\$0.04	\$0.06	\$0.13
35	\$0.06	\$0.06	\$0.09	\$0.22	\$0.04	\$0.04	\$0.06	\$0.14
36	\$0.06	\$0.07	\$0.10	\$0.23	\$0.04	\$0.05	\$0.07	\$0.15
37	\$0.07	\$0.07	\$0.11	\$0.25	\$0.05	\$0.05	\$0.07	\$0.16
38	\$0.07	\$0.08	\$0.11	\$0.27	\$0.05	\$0.05	\$0.08	\$0.17
39	\$0.08	\$0.08	\$0.12	\$0.29	\$0.05	\$0.06	\$0.08	\$0.19
40	\$0.08	\$0.09	\$0.13	\$0.31	\$0.06	\$0.06	\$0.09	\$0.20
41	\$0.09	\$0.10	\$0.14	\$0.33	\$0.06	\$0.07	\$0.10	\$0.22
42	\$0.10	\$0.10	\$0.15	\$0.36	\$0.07	\$0.07	\$0.11	\$0.24
43	\$0.11	\$0.11	\$0.16	\$0.39	\$0.07	\$0.08	\$0.11	\$0.26
44	\$0.12	\$0.12	\$0.18	\$0.42	\$0.08	\$0.08	\$0.12	\$0.28
45	\$0.12	\$0.13	\$0.19	\$0.46	\$0.09	\$0.09	\$0.13	\$0.30
46	\$0.14	\$0.14	\$0.21	\$0.50	\$0.09	\$0.10	\$0.15	\$0.33
47	\$0.15	\$0.16	\$0.23	\$0.54	\$0.10	\$0.11	\$0.16	\$0.36
48	\$0.16	\$0.17	\$0.25	\$0.59	\$0.11	\$0.12	\$0.17	\$0.39
49	\$0.18	\$0.19	\$0.28	\$0.65	\$0.12	\$0.13	\$0.19	\$0.43
50	\$0.19	\$0.20	\$0.30	\$0.71	\$0.13	\$0.14	\$0.21	\$0.46
51	\$0.21	\$0.22	\$0.33	\$0.76	\$0.15	\$0.15	\$0.23	\$0.50
52	\$0.23	\$0.24	\$0.37	\$0.81	\$0.16	\$0.17	\$0.25	\$0.54
53	\$0.27	\$0.27	\$0.41	\$0.86	\$0.18	\$0.19	\$0.28	\$0.58
54	\$0.29	\$0.29	\$0.45	\$0.91	\$0.20	\$0.20	\$0.31	\$0.63
55*	\$0.32	\$0.32	\$0.50	\$0.97	\$0.22	\$0.22	\$0.34	\$0.68
56*	\$0.32	\$0.33	\$0.50	\$1.02	\$0.22	\$0.22	\$0.35	\$0.71
57*	\$0.33	\$0.33	\$0.51	\$1.06	\$0.22	\$0.23	\$0.35	\$0.74
58*	\$0.33	\$0.33	\$0.51	\$1.11	\$0.22	\$0.23	\$0.35	\$0.77
59*	\$0.33	\$0.34	\$0.51	\$1.16	\$0.22	\$0.23	\$0.35	\$0.80

*For renewal purposes only.

The cost of this life insurance is based upon the member and spouse's gender, amount of insurance requested, usage of tobacco/nicotine products, health status, and attained age on the date coverage is issued. Premium contributions will vary depending upon the options chosen. Only non-smokers meeting the highest underwriting standards will qualify for "Super-Preferred" rates (not available with QuickDecision). Other non-smokers may qualify for the higher "Preferred" or "Select" rates. (Note: Smokers may only qualify for "Standard" rates.) Upon approval of your application, you will be notified of the rate classification for each approved person. New York Life Insurance Company reserves the right to change rates on a class-wide basis.



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Age	Male				Female			
	Super-Preferred	Preferred	Select	Standard	Super-Preferred	Preferred	Select	Standard
20	\$0.04	\$0.05	\$0.06	\$0.11	\$0.02	\$0.03	\$0.03	\$0.06
21	\$0.04	\$0.05	\$0.06	\$0.11	\$0.02	\$0.03	\$0.03	\$0.06
22	\$0.04	\$0.05	\$0.06	\$0.11	\$0.02	\$0.03	\$0.03	\$0.06
23	\$0.04	\$0.05	\$0.06	\$0.11	\$0.02	\$0.03	\$0.03	\$0.06
24	\$0.04	\$0.05	\$0.06	\$0.11	\$0.02	\$0.03	\$0.03	\$0.06
25	\$0.04	\$0.05	\$0.06	\$0.11	\$0.02	\$0.03	\$0.03	\$0.06
26	\$0.04	\$0.05	\$0.06	\$0.12	\$0.02	\$0.03	\$0.04	\$0.07
27	\$0.04	\$0.05	\$0.07	\$0.12	\$0.02	\$0.03	\$0.04	\$0.07
28	\$0.04	\$0.05	\$0.07	\$0.13	\$0.02	\$0.03	\$0.04	\$0.08
29	\$0.04	\$0.05	\$0.07	\$0.14	\$0.03	\$0.03	\$0.04	\$0.08
30	\$0.04	\$0.05	\$0.07	\$0.15	\$0.03	\$0.03	\$0.04	\$0.09
31	\$0.04	\$0.05	\$0.07	\$0.15	\$0.03	\$0.03	\$0.04	\$0.10
32	\$0.04	\$0.05	\$0.07	\$0.16	\$0.03	\$0.04	\$0.05	\$0.10
33	\$0.05	\$0.06	\$0.08	\$0.17	\$0.03	\$0.04	\$0.05	\$0.11
34	\$0.05	\$0.06	\$0.08	\$0.19	\$0.03	\$0.04	\$0.05	\$0.12
35	\$0.05	\$0.06	\$0.09	\$0.20	\$0.03	\$0.04	\$0.06	\$0.13
36	\$0.05	\$0.07	\$0.09	\$0.21	\$0.04	\$0.05	\$0.06	\$0.14
37	\$0.06	\$0.07	\$0.10	\$0.23	\$0.04	\$0.05	\$0.07	\$0.15
38	\$0.06	\$0.08	\$0.11	\$0.24	\$0.04	\$0.05	\$0.07	\$0.16
39	\$0.06	\$0.08	\$0.11	\$0.26	\$0.05	\$0.06	\$0.08	\$0.17
40	\$0.07	\$0.09	\$0.12	\$0.28	\$0.05	\$0.06	\$0.08	\$0.19
41	\$0.07	\$0.09	\$0.13	\$0.30	\$0.05	\$0.07	\$0.09	\$0.20
42	\$0.08	\$0.10	\$0.14	\$0.33	\$0.06	\$0.07	\$0.10	\$0.22
43	\$0.09	\$0.11	\$0.15	\$0.36	\$0.06	\$0.08	\$0.11	\$0.24
44	\$0.09	\$0.12	\$0.17	\$0.39	\$0.07	\$0.08	\$0.12	\$0.25
45	\$0.10	\$0.13	\$0.18	\$0.42	\$0.07	\$0.09	\$0.12	\$0.28
46	\$0.11	\$0.14	\$0.20	\$0.46	\$0.08	\$0.10	\$0.14	\$0.30
47	\$0.12	\$0.15	\$0.21	\$0.50	\$0.09	\$0.11	\$0.15	\$0.33
48	\$0.13	\$0.17	\$0.23	\$0.54	\$0.09	\$0.12	\$0.16	\$0.36
49	\$0.15	\$0.18	\$0.26	\$0.59	\$0.10	\$0.13	\$0.18	\$0.39
50	\$0.16	\$0.20	\$0.28	\$0.65	\$0.11	\$0.14	\$0.19	\$0.43
51	\$0.18	\$0.22	\$0.31	\$0.70	\$0.12	\$0.15	\$0.21	\$0.47
52	\$0.20	\$0.24	\$0.34	\$0.76	\$0.13	\$0.17	\$0.23	\$0.51
53	\$0.22	\$0.27	\$0.37	\$0.82	\$0.14	\$0.18	\$0.26	\$0.56
54	\$0.24	\$0.29	\$0.41	\$0.89	\$0.15	\$0.20	\$0.28	\$0.61
55*	\$0.27	\$0.32	\$0.45	\$0.96	\$0.16	\$0.22	\$0.31	\$0.67
56*	\$0.27	\$0.32	\$0.45	\$0.99	\$0.17	\$0.22	\$0.31	\$0.68
57*	\$0.27	\$0.33	\$0.45	\$1.02	\$0.17	\$0.23	\$0.32	\$0.70
58*	\$0.27	\$0.33	\$0.46	\$1.05	\$0.18	\$0.23	\$0.32	\$0.71
59*	\$0.27	\$0.33	\$0.46	\$1.08	\$0.18	\$0.23	\$0.32	\$0.73

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